men have left the prison permanently! crippled from chronic rheumatism.

With this rheumatic affliction," the presentment continues, "there has developed in many instances an organic disease of the heart which frequently proves more disastrous than the rheumatism, and in some cases is fatal.

The Grand Jurors report that the prison is a breeding place for tuber- Currency Bill Framers Give culosis and that the crowding of the prisoners together in badly ventilated paces gives opportunity for the spread of this and more loathsome diseases to healthy prisoners.

The report says "The cells are about 7 feet long, 3 feet inches wide and 6 feet 6 inches high.
The cell provides less than half the cubic MEMBERSHIP 18 air space required by law for persons in a lodging house. That is it provides for 168.87 cubic feet only.

space in Inadequate.

"A space of that amount is absolutely inadequate and insufficient as a housing caracity for any human being. It is in-adequate from the standpoint of all hy-gienists and sanitarians.

The confinement of an average human being in a call of the

being in a cell of these dimensions is terrific punishment, and if it does not lead to the contraction of some disease it results n an impairment of the nervous system.

The report tells of unsanitary condieven worse than these and of a horde of vermin, which, it says, on ac count of the physical construction of the block it is impossible to eradicate. 'At present vermin swarms in every corner of the cells, on the bedding and

n the bedelotnes." housing capacity of the prison 1,200, but the Grand Jury found that

ithin the last two years as many as mates has always ranged from 1.500 to A makeshift dormitory takes doubled up" in the ceils. Of the were to be revised by the framers of doubling up the report says:

The warden and principal keeper select oil. We learn that frequently men are cupled who are repugnant and dangerous cen changed even upon their request.

spread of Disease.

The physicians of the prison are not ed upon to examine men who are comto occupy the same cell. Conseman of diseased physique, mind nabits is coupled with a clean bodied. clean minded and clean mannered man. We find that convicts in pronounced stages of tuberculosis are housed with men of

he prison reported by the Grand Jury annot be printed.

The presentment relates that in the there is no way of preparing food except by boiling or stewing it and that prison many inmates do not get enough to continue its note issue exactly as at

The hospital facilities are branded is inadequate and the hospital is reported to be infested with vermin. There is no resident physician at the prison and inmates taken ill at night must wait until the next morning for the doctor.

Conditions in the boiler rooms are of the prisoners, the boilers being obsoete and liable at any time to explode. life in the workshops, according to the presentment, is hardly more secure nd in case of fire there is danger that e inmates would be destroyed.

Breeding Place for Germs.

The laundry is described as so unthat it provides a breeding place for disease germs and causes the spread of contagion among the onvicts." Even those who escape are not safe, since the report says that the damp, to be put on just after the prisoner has had his weekly bath.

The change from a steam bath to the damp clothing," says the report. and the subsequent exposure in winer to the icy winds of the Hudson nder the prisoner susceptible to heumatism and pulmonary troubles." The presentment was signed by all of the jurors. James W. Osborne, appointed a special deputy to assist District Attorney Francis A. Winslow in he prison inquiry, said yesterday that THE SUN. the report on the physical condition of, he prison was only a beginning and "real investigation" will begin

WON'T SEIZE GEN. SICKLES.

Attend Gettysburg Celebration.

ALBANY, June 19.- New York State will make no effort to prevent Gen. Dan-Gettysburg battlefield celebration next

Recently the State obtained a judgto account for about \$23,000 of State a letter to Mr. Carmody says:

Gen. Sickles wishes in July to attend minimum. the Gettysburg celebration and wishes to be out of the State therefor for a period long enough to enable him to attend that celebration, and inasmuch as no body execution has been issued against him yet he would undoubtedly have a right to do so

Replying to Mr. Hays Mr. Carmody

I have purposely refrained from issuing a body execution in this case so as not to interfere with the participation by Gen. Sickles in the Gettysburg It is a historic occasion and it would be singularly lacking in historic proprieties were the General not there. You may be sure, therefore that there will be no body execution preventing his attending.

RIOT IN THE MAGDALEN HOME.

It Took the Reserves to Bring Peace to 200 Girla.

unds that suggested militant suffragettes interviewing a Prime Minister drew the attention of Mounted Policemen Holmes and Washburn last night to the Magdalen Home at River road and Dyck-man street. They swung from their sad-dles and in no time at all were trying to change a riot among 200 excited young women into a peace conference.

The policemen found William Hartigan

the aged special policeman, who is the Magdalen walls, and Mrs. Harris, the matron, engaged in a hopeless attempt to restore order. After tackling the job themselves they were quite ready to wel-

themselves they were quite ready to welcome the reserves from the West 179th
street police station, who reenforced them.
The battlefield was strewn with skirts,
hair, hairpins and more intimate details
of feminine tollets when the police had
secured an armed truce. Five of the
voung women were picked out as the
leaders of the fight and taken to the
Women's Night Court, where Helen Conley was sent to the Bedford Reformatory
on an indeterminate sentence and the
athers were held for further examination. others were held for further examination

SEEK FEDERAL BANK CONTROL

President Power Over Reserve Board.

Change Provides for Elimination of Bankers' Representatives.

DROP TAXATION FEATURE

Leave Problem of 2 Per Cent. Bonds to Congress.

WASHINGTON June 19. The Administration currency revision bill was made 1000 prisoners have been lodged there public officially to-night. The bill is t one time and that the number of in- the same as the detailed outline given res in THE SUN this morning save for the are of 135 prisoners. The rest are two sections which it was pointed out

The two sections changed relate to tion committee hereinbefore created.

"The Secretary of the Treasury shall be ex officio chairman of the Federal reboard and the retirement of the present and this situation has not inational bank notes and the plan regarding the outstanding 2 per cent. U. S. bonds which are the basis of the present national bank circulation.

that, together with the question of caring for the 2 per cent bonds, to be Other results of the overcrowding of considered later as a separate legislative | member whose place he is selected to fill

The Central Reserve Board is authorized to issue \$500,000,000 of Treasury unsanitary kitchen notes to the central reserve banks on first class commercial paper and other security as outlined in detail in Thi on account of the crowding of the Sun and every national bank is allowed

This permits the addition to the circulation of the country of the exac amount provided under the present Aldrich-Vreeland emergency currency aw, but without the oppressive taxa tion features of that law and under the eported to be a menace to the safety more favorable system of elasticity provided by the proposed new regional reserve plan.

day provided for the authorization of this \$500,000,000 issue, but also provided for the retirement of the present

the 2 per cent. bonds, into the cur-rency bill when it is introduced in the House. This is a subject that has aroused a good deal of controversy, and the President and his followers appears aroused a good deal of controversy and the President and his followers appears aroused a good deal of controversy and the President and his followers appears aroused a good deal of controversy and the President and his followers appears aroused it is not additional deposits of security.

Steed by an analytical review of its constitution in the strictly limited to rediscounting the president and his followers appears aroused a good deal of controversy, and the president and his followers appears aroused a good deal of controversy and the president and his followers appears aroused a good deal of controversy and the president and his followers appears aroused a good deal of controversy and the president and his followers appears aroused a good deal of controversy and the president and his followers appears are also as the presiden

The only other change made in the

appointed by the President with the consent of the Senate; three members elected by the Federal reserve banks 1:

tel E. Sickles from participating in the Composition of the President is to appoint four, while federal agent deposit Treasury notes month. Attorney-General Carmody has retary of Agriculture and the Composition of the Treasury, the Secretary of Agriculture and the Composition of the Treasury of Secretary of Agriculture and the Composition of the Treasury of Secretary of Agriculture and the Composition of the Treasury of Secretary so advised Daniel P. Hays, counsel for troller of the Currency are to be ex notes, and shall pay such rate of in-Gen. Sickles.

Recently the State obtained a judg-the President the power to appoint the lished by the Federal reserve board, and he President the power to appoint the ment against Gen. Sickles for fallure entire board which shall control the new banking system. This change was made livery funds as chairman of the New York to meet the objection that has been Monuments Commission. Mr. Hays in raised that the danger of bank control to meet the objection that has been on all the assets of such bank. of this board ought to be reduced to a

Here is the section of the currency

shall in addition to the salary now paid serve agent under regulations to be pre-him as Comptroller receive the sum of scribed by the reserve loazed. \$6,000 annually for his services as a mem—"It shall be the duty of every Federal reserve bank to receive on deposit at par

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ing officer of the Federal reserve board. He shall be subject to removal by the President upon a statement of the reasons

The Federal reserve board shall have power to levy semi-annually upon the Federal reserve banks in proportion to capital an assessment sufficient to pay its estimated expenses for the half year ceeding the levying of such assessment from the preceding half year.

"That the first meeting of the Federal.

board shall be held in Washington, D. C., as soon as may be after the passage of this act and after the organizaof Federal reserve banks in the several districts, as herein provided at a date to be fixed by the reserve organiza-

serve board. No member of the Federal reserve board shall continue to hold office or to act as a director of any bank or banking institution or Federal reserve bank, and before entering upon his duties as a member of the Federal reserve board. he shall certify under oath to the Secre-The President and his advisers in congress decided at the last minute not to incorporate in the measure a provision for the retirement of the present national bank circulation but to leave with the advice and consent of the Senate to fill such vacancy and when chosen shall hold office for the unexpired term of the

As to Note Issues.

This is the verbatim section of the bill in regard to note issues:

Section 17. That an issue of Federal reserve treasury notes not to exceed \$500,000,000 is hereby authorized. The said notes shall purport on their faces to be the obligations of the United States and shall be issued at the discretion of the Federal reserve board and solely for the purpose of making advances to Federal reserve banks, as hereinafter set forth. They shall be receivable for all axes, customs and other public duties and shall be redeemed in gold on demand and snall be redeemed in gold on demand at the Treasury Department in the city of Washington, D. C. or at any Federal reserve bank; and when deposited with such bank for redemption may be charged off by said bank against Treasury balces on its books or may be paid out its lawful money funds specifically apart for their redemption. of its lawful set apart for

'Any Federal reserve bank may upon was replaced by the new Treasury amount of the Treasury notes never notes to be issued by the Federal resuch application shall be accompanied such application shall be accompanied such a fender to the local reserve agent Congress have dropped for the present this provision from the bill, leaving the problem for settlement in the future. It is known, however, that an effort will be made by leaders in the House to remsert this retirement clause, both as regards the national bank currency and reserve board shall be authorized at any

the President and his followers appar-ently desire to leave the matter en-tirely to the decision of Congress.

The President and his followers appar-gold or lawful money equal in amount to 33 1-3 per cent of the Treasury notes so paid out by it. The Federal reserve board The only other change made in the shall have power in its discretion to require Federal reserve banks to maintain deposit in the Treasury of the United It is proposed to increase the President's power over the Federal reserve equal to 5 per centum of whatever amount board. As originally agreed upon, the board was to consist of three members. per centum reserve hereinbefore required elected by the Federal reserve banks it shall also have the right to grant in and three ex-officio members, the Secretary of application of any Federal reserve bank Agriculture and the Comptroller of the for Federal reserve Treasury notes; but Currency. The membership of the board to the extent and in the amount that has now been decreased to seven, and eral reserve board shall through its local the amount of such Treasury notes so issued to any such bank shall upon de-livery become a first and paramount lien

Can Always Reduce Limbility.

Any Federal reserve bank may at any reduce its hability for outstanding ral reserve Treasury notes by the Federal reserve Treasury notes by the deposit of Federal reserve Treasury notes whether issued to such bank or to some bill in its final form creating the Federal other member bank other than lawful money of the United States, or gold bullion with the Tressurer of the United "Section 11—There shall be created a Federal reserve board, which shall consist of seven members, including the Secretary of the Treasure, the Secretary of Agriculture and the Comptroller of the Currency, who shall be members ex officio, and four members chosen by the President of the United States, and such reduction shall be accompanied by a corresponding reduction in the reserve fund of lawful money set apart for the redemption of said notes and four members chosen by the President amount of the collateral security deposited with the local Federal reserve agent.

"Any Federal reserve bank may at its

with the local Federal reserve agent.

"The four members of the Federal reserve board chosen by the President and confirmed as aforesaid shall each receive an annual salary of \$10.000, and the Comptroller of the Currency as ex officionember of said Federal reserve board shall in addition to the salary now raid.

by the President at least one shall be a and without charge for exchange or col-person experienced in banking, and of lection checks and drafts drawn by any those first appointed one shall serve for of its depositors upon any other depositor two, one for four, one for six and one for and checks and drafts drawn by any

eight years respectively, and thereafter depositor in any other Federal reserve each member so appointed shall serve for a term of eight years. Of the four persons thus appointed one of such members is to tioned. The Federal reserve board shall each member so appointed shall serve for a term of eight years. Of the four persons thus appointed one of such members is to be designated as governor, one as vice-governor and one as secretary of the Federal reserve board. The governor of the Federal reserve board, subject to the supervision of the Secretary of the Treasury and board, shall be that each way at its discretion exercise the functions of a clearing house for such Federal reserve board. The governor of the Federal reserve board, subject to the supervision of the Secretary of the Treasury and board, shall be that each with a view to accommodating the commerce of the country and promoting a stable price level.

(d) To suspend for a period not exceeding thirty days (and to renew suspension for periods not to exceed fifteen days) any such Federal reserve banks and may also require each such bank to exercise the

Any Federal reserve bank may at its of To add to the number of cities discretion withdraw collateral deposited classified as reserve and central reserve with the local Federal reserve agent for the protection of Federal reserve Treasury banking associations are subject to the banking associations are subject to the

Given Out by Glass.

The bill was officially given out by Representative Glass, chairman of the House Banking and Currency Commit-

House committee will be invited to take part in a conference with the President to be held to-morrow night In this conference Mr. Wilson will make it clear that he deems it to be the and currency bill into law before the present session of Congress comes to

AN OFFICIAL DIGEST OF CURRENCY BILL

the Surface for the Busy Man.

WASHINGTON, June 19.-Here is an meial digest of the Administration's currency bill, prepared to give the busy pusiness man a definite idea of the purposes of the measure:

The purpose of the bill is to furnish a comprehensive revision of the currency

ing commercial paper of specified types.

2. Provision of a basis for elastic note issues properly safeguarded.

fully it is necessary to repeal certain portions of existing law; to rectify various transactions of the Federal reserve bank conditions in the present national bank-must be with member banks and the ing system which are in some cases only Government, except that it may purchase indirectly connected with the objects bankers bills and bills of exchang sought; to furnish a new class of institutions for the performance of some functions which cannot well be intrusted to Division of Business. existing banks, or at all events can better be performed by others, and to alter the

The scope of the bili can be to the stood by an analytical review of its conup as follows
1. National

stress and was never satisfactory.

The national bank act itself is modified

New Class of Banks.

Fundamental to the idea of the bill is the creation of a new class of banks to be known as Federal reserve banks, the points about which are as follows: The number is to be twelve, with possible increase later as provided.

2. The ownership is to be in the hands of the stockholding banks of the twelve districts in which the reserve banks are situated. The national banks are compelled to be members and State banks are companies are situated to be members and State banks are compenies are situated.

serve banks is to be as follows:

(a) Rediscounting of paper presented by stockholding banks under specified conditions provided such paper grows out of actual agricultural, commercial or in-

(b) Buying and selling Government securities, gold and silver bullion, and foreign coin, foreign exchange, and open market bills of given maturity.

(c) Government fiscal operations.

Every national bank is allowed to cor Every national bank is allowed to continue its note issue exactly as at present, and in addition Federal reserve Treasury notes are authorized to be issued to an amount not exceeding \$500,000,000. These notes will upon application be issued to the Federal reserve banks upon whost time conversions. banks upon short time commercial paper and other liquid collateral. While the notes will on their face purport to be the obligations of the United States, they are required to be secured by a gold re-serve of 33 1-3 per cent, provided by the Federal reserve bank and are first and paramount lien on all the assets of these banks, and are redeemable in gold on de-mand at the Treasury Department in the city of Washington or at any Federal reserve bank. Stringent provisions are made against counting any of these notes as a part of bank reserves, and the system is guarded against inflation by lodging power with the Federal Reserve Board to exact an interest charge upon Treasury notes in order to insure their prompt redemntion. The notes are not made legal The notes are not made legal tender, but are receivable by the Gov-ernment and every bank of the asstem at par without exchange. No change is made in the elements of protection af-forded existing bank notes.

forded existing bank notes Government Control.

Overseeing the whole system is created a Federal reserve board consisting of seven members, including the Secretary of the Treasury, the Secretary of Agriculture and the Comptroller of the Currency as members ex officio. Four other members are chosen by the President of the United States, by and with the advice United States, by and with the advice and consent of the Senate, for a term of six years each. One of the members thus appointed by the President is to be governor of the Federal reserve board, for vice governor and one secretary. ne vice-governor and one secretary.

Their term of office is for eight years

one is to serve two years, one four, one six and one eight years. At least one of the members appointed by the President is to be a person of banking experience. Thus it will be noted that experience. Thus it will be noted that the Government will have absolute control of the system. The salary of each mem-ber of the board except the two Cabinet officers who are ex officio members is fixed at \$10,000; the Comptroller of the Currency to receive \$5,000 in addition to the salary which he receives under exist-

the powers of the Federal reserve

board are as follows:

(a) To examine at its discretion the accounts and books of each Federal reserve bank and to require such statements and reports as it deems necessary.

(b) To require, or on application to permit, a Federal reserve bank to rediscount the paper of any other Federal reserve.

(c) To establish each week, or as much oftener as required, a rate of discount which shall be mandatory upon each Fed-

require each such bank to exercise the functions of a clearing house for its of Treasury notes to Federal reserve shareholding banks.

notes deposited with it and shall at the reserve requirements set forth in the act, same time substitute other collateral of equal value approved by the Federal reserve agent under regulations to be preserve agent under regulations to be preserved by the Federal reserve board."

scribed by the Federal reserve board."

at its discretion.

(g) To require the removal of officials of Federal reserve banks for incompetency, dereliction of duty, fraud or deceit (h) To require the writing off of doubt-

tee, and the official digest was prepared and balance sheets of Federal reserve by him. The bill will be introduced banks.

(i) To suspend the further operations of the control any Federal reserve bank and appoint a

receiver therefor.

(j) To perform the duties, functions or services specified or implied in the act.

Federal Reserve Banks. The hill is based on the belief that

one should participate in the control of the system unless he is financially inter-ested himself or chosen by those who are except in so far as the Government steps in and asserts the authority of the whole community. With this in mind the system has been devised so as to powers and function unchanged. In addition there is established a system of Federal reserve banks, which are incor-porated institutions holding Federal char-Salient Points Are Brought to national banks, except as to the election

will be expert bankers selected by the banks, three will be members selected in the same way, but required to represent the commercial, industrial or agricultural interests of the district and subject to removal by the Federal reserve board in case they do not fairly repre-sent these interests. The remaining three directors are to be chosen by the Federal reserve board, and one of them is to be The purpose of the bill is to furnish a comprehensive revision of the currency system of the country so as to obtain four principal objects:

1. Provision of a means for rediscounting the Enderal reserve heard.

4. The presumed effect of this plan will be to end the placing of reserves with central reserve city banks for use in stock market operations to keep reserves heard the Enderal reserve heard of the serves in some measure at home and to cilities the bill authorized by any patients.

pressed in commercial circles to the effect connected with the objects bankers' bills and bills of exchange in the

The object of the bill is to effect a present reserve system to a very material moderate the net result, presumably, being summed

National reserve banks will be United States rests upon the national bank commercial and industrial transactions act proper as slightly modified from time to time and upon the so-called Aldrich-Vreeland act (act of March 30, 1908). of these acts the latter is completely superseded on the ground that it has never become operative probably will not become operative except under extreme ties, &c. as already explained.

precisely the same restrictions as at in numerous essential particulars. In a separate measure a general revision of the administrative provisions of the national bank act will be provided. moderate amount of real estate loans by country banks under carefully guarded

3. By a revision of the administrative features of the national banking act provision will be made for close oversigh national institutions with a view to ing them strictly up to the requirements of a legitimate banking business.

4. In order to possess themselves of the kind of paper entitling them to rediscounts

national banks will find themselves obliged

and trust companies and are supersected by national instruction of the capital of the stockholding banks, one-half paid in and one-half sub-banks, one-half paid in and one-half sub-banks.

1. The placing of all currency funds of e Treasury in Federal reserve banks and the payment of Government credi tors by checks thereon.
2. The equalization of the public funds between the different reserve banks by

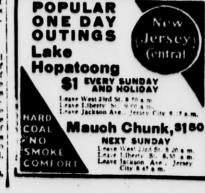
direction of the Secretary of the Treasury and subject to a rate of interest to be fixed by the Federal reserve board.

3. The trust funds of the Treasury are to be held as at present in the vaults of the Treasury

Division of Earnings.

Under the terms of the bill each Federal expenses and taxes is entitled to pay an annual cumulative dividend of 5 per cent annual cumulative dividend of 5 per cent. on paid in capital to its stockholding members. One-half the net earnings of the bank must be paid into the surplus fund until said fund shall amount to 20 per cent. of the paid in capital of the bank. The remaining one-half of the bank's earnings shall be paid to the United States, and whenever and so long as the surplus fund of each Federal reserve bank amoun's to 20 per cent. of the paid in capital, the shareholders having received their permissible dividend of 5 per cent. all ex-States. Every Federal reserve bank exempt from Federal. State and h taxation except in respect to taxes upon

In the belief that the present reserve





system is antiquated and unsatisfactory, that the massing of funds in New York and other financial centres of which so much has been said in recent years is largely due to the present reserve requirements of national banks and that in order to get the real benefit from the system of rediscount which has been proposed as a remedy for many existing evils it is necessary to base such system upon an actual control of reserves, provision has been made for recasting the present bank reserve system. system is antiquated and unsatisfactory The plan includes:

national banks in reserve and central retransfer over a period of thirty-ei months in order to give as little sh as possible to market conditions.

ters and in all respects managed like national banks, except as to the election of directors.

As stated, there are twelve of these Federal reserve banks, each managed by a board of nine directors, three of whom will be expert bankers selected by the banks, three will be members selected.

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commercial paper of specified types.

2. Provision of a basis for elastic note usues properly safeguarded.

3. Provision of machinery for doing a part of the federal reserve board.

3. Provision of machinery for doing to machinery for doing a street bank of their respective districts, and State banks and trust companies are permitted to be members under certain ally it is necessary to repeal certain portions of the Federal reserve board.

The national banks are compelled to be stockholding members of the Federal reserve districts, and State banks and trust companies are permitted to be members under certain ally it is necessary to repeal certain portions either by directly borrowing them from persons who hold them and want to lend the cash for that purpose or else by borrowing from the banks in the places where the operations. States abroad. The Federal reserve board.

Serves in some measure at home and to require speculators to get the funds they have the form persons who hold them and want to lend the cash for that purpose or else by borrowing from the banks in the places where the operations. States abroad. The Federal reserve board.

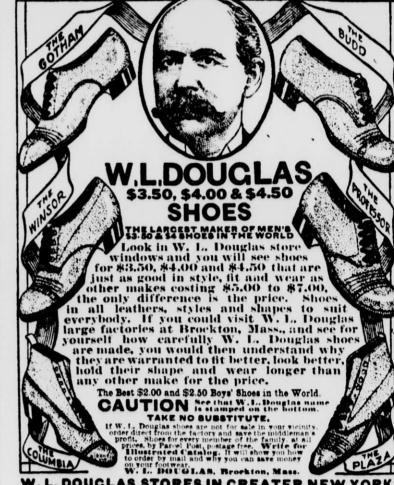
The national banks are compelled to be stockholding members of the Federal reserve board.

The national banks are compelled to be stockholding members of the Federal reserve board.

The national banks are compelled to be stockholding members of the Federal reserve board.

The national banks are compelled to be require speculators to get the funds they banking association with a minimum capation of \$1,000,000 to establish branches them and want to lend the cash for that purpose or else by borrowing from the banks in their operations either by directly bender to get the funds they bender to get are to be carried on.

In order to meet the views often excations of national banks to establish



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